

Information to identify the case:

Debtor 1:	<b>Ayyaz Ahmed</b>	Social Security number or ITIN:	xxx-xx-1878
	First Name Middle Name Last Name	EIN:	__-_____-
Debtor 2:	<b>Aysha Khan</b>	Social Security number or ITIN:	xxx-xx-1152
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-_____-
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 12/21/23
Case number:	<b>23-21777-SLM</b>	Date case converted to chapter:	11 1/25/24

**Official Form 309E1 (For Individuals or Joint Debtors)**

**Notice of Chapter 11 Bankruptcy Case**

12/22

For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Ayyaz Ahmed	Aysha Khan
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	116 Boonton Ave. Butler, NJ 07405	116 Boonton Ave. Butler, NJ 07405
<b>4. Debtor's attorney</b> Name and address	Aniello D. Cerreto Law Office of Aniello D. Cerreto, Esq. Gordons Corner Professional Plaza 215 Gordons Corner Rd., Ste.1 Manalapan, NJ 07726	Contact phone 732-446-2235 Email: adclawoffice@gmail.com
<b>5. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 1/25/24

For more information, see page 2 >

Debtor **Ayyaz Ahmed** and **Aysha Khan**

Case number **23-21777-SLM**

**6. Meeting of creditors**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must

attend.

Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

**February 28, 2024 at 09:00 AM**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

**Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.**

**7. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Deadline to file a complaint objecting to discharge or to challenge whether certain debts are dischargeable (see line 10 for more information):**

- if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3), the deadline is the first date set for hearing on confirmation of the plan. The court or its designee will send you notice of that date later.
- if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6), **the deadline is:**

**Deadline for filing proof of claim:**

**4/4/24** For a governmental unit:  
**7/23/24**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim.

Your claim will be allowed in the amount scheduled unless:

- your claim is designated as *disputed*, *contingent*, or *unliquidated*;
- you file a proof of claim in a different amount; or
- you receive another notice.

If your claim is not scheduled or if your claim is designated as *disputed*, *contingent*, or *unliquidated*, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.

You may review the schedules at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing Deadline:**

30 days after the *conclusion* of the meeting of creditors

**8. Creditors with a foreign address**

If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**9. Filing a Chapter 11 bankruptcy case**

Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.

**10. Discharge of debts**

Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN  
ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO  
CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

**11. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.

In re:  
Ayyaz Ahmed  
Aysha Khan  
Debtors

Case No. 23-21777-SLM  
Chapter 11

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jan 25, 2024

User: admin  
Form ID: 309E1

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Ayyaz Ahmed, Aysha Khan, 116 Boonton Ave., Butler, NJ 07405-2910
520117889	Atlantic Health System, Po Box 21385, New York, NY 10087-1385
520117890	BMW Financial ervices, Po Box 3608, Dublin, OH 43016-0306
520117891	Borough of Butler, 1 Ace Rd, Butler, NJ 07405-1348
520117892	Capital Bank, Opensky Cbnk, 2275 Research Blvd Ste 600, Rockville, MD 20850-6238
520117894	+ Champion Estates Res. Owners Assoc, Inc., Allen, Stein & Durbin, P.C. 6243 W Ih 10, San Antonio, TX 78201-2086
520117898	Fleischer, Fleischer & Suglia, Four Greentree Centre 601 Route 73 N Ste, Marlton, NJ 08053-3475
520117903	Leonite Capital LLC Pashman Stein Walder Hayden 21, Hackensack, NJ 07601-7054
520117906	Marine Midland Mortgage, Po Box 26648, Oklahoma City, OK 73126-0648
520117907	Morris County Sheriffs Office, 56 Washington St, Morristown, NJ 07960-6812
520117908	NYC Dept. of Finance, Po Box 3615, New York, NY 10008-3615
520117910	PSE&G, Po Box 709, Newark, NJ 07101-0709
520117911	Smith Drug Co., a div of J M Smith Corp, 9098 Fairforest Rd, Spartanburg, SC 29301-1134
520128533	+ Smith Drug Company, A division of JM Smith Corp., c/o Zeichner Ellman & Krause LLP, Attn. Bruce S. Goodman, Esq., 730 Third Avenue, New York, New York 10017-3206
520117915	Thurman & Phillips P.C, 4093 De Zavala Rd, Shavano Park, TX 78249-2066
520139786	+ Truist Bank, Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestdge Dr., Winston-Salem, NC 27103-2930
520139787	+ Truist Bank, successor by, merger to SunTrust Bank, 1001 Semmes Avenue, Richmond, Virginia 23224-2245
520117916	Truist Mortgage, Po Box 849, Wilson, NC 27894-0849
520117918	Value Drug Company, 195 Theater Dr, Duncansville, PA 16635-7144

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: adclawoffice@gmail.com	Jan 25 2024 20:58:00	Aniello D. Cerreto, Law Office of Aniello D. Cerreto, Esq., Gordons Corner Professional Plaza, 215 Gordons Corner Rd., Ste.1, Manalapan, NJ 07726
tr	Email/Text: BNC@magtrustee.com	Jan 25 2024 20:59:00	Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
smg	EDI: IRS.COM	Jan 26 2024 01:44:00	Dist Dir of IRS, Insolvency Function, PO Box 724, Springfield, NJ 07081-0724
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 25 2024 20:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 25 2024 20:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520117887	Email/PDF: bncnotices@becket-lee.com	Jan 25 2024 20:57:16	Amex, Po Box 981540, El Paso, TX 79998-1540
520117888	Email/Text: bankruptcies@andanet.com	Jan 25 2024 20:59:00	Anda Inc., 2915 Weston Rd, Weston, FL

District/off: 0312-2

User: admin

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Date Rcvd: Jan 25, 2024

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520121755	+ EDI: AISACG.COM	Jan 26 2024 01:44:00	33331-3627 BMW Financial Services NA, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520117893	EDI: CAPITALONE.COM	Jan 26 2024 01:44:00	Capital One, Po Box 30285, Salt Lake Cty, UT 84130-0285
520126993	+ EDI: AIS.COM	Jan 26 2024 01:44:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520117895	^ MEBN	Jan 25 2024 20:51:04	Coastal/prosp, 221 Main St Ste 400, San Francisco, CA 94105-1913
520117896	Email/PDF: creditonebknotifications@resurgent.com	Jan 25 2024 20:56:56	Credit One Bank Na, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
520117899	Email/Text: mhall@foxrothschild.com	Jan 25 2024 20:58:00	Fox Rothschild LLP, 49 Market St, Morristown, NJ 07960-5122
520117901	EDI: JPMORGANCHASE	Jan 26 2024 01:44:00	JPMCB Auto, Po Box 901076, Fort Worth, TX 76101-2076
520117902	^ MEBN	Jan 25 2024 20:50:57	KML Law Group P.C., JEK, Esq., RPA, Esq., 701 Market St Ste 5000, Philadelphia, PA 19106-1541
520117904	^ MEBN	Jan 25 2024 20:50:10	Mackie Wolf Zientz & Mann, PC, 14160 Dallas Pkwy Ste 900, Dallas, TX 75254-4314
520117905	EDI: CITICORP	Jan 26 2024 01:44:00	Macys, Po Box 71359, Philadelphia, PA 19176-1359
520117909	EDI: PRA.COM	Jan 26 2024 01:44:00	PORTFOLIO RECOV ASSOC, 120 Corporate Blvd, Norfolk, VA 23502-4952
520139555	+ Email/Text: bankruptcy@bbandt.com	Jan 25 2024 20:59:00	Truist Bank, Bankruptcy Department 306-40-04-95, P.O. Box 27767, Richmond, VA 23261-7767
520120625	Email/PDF: OGRegionIIBankruptcy@hud.gov	Jan 25 2024 20:57:27	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520117917	Email/Text: bankruptcy@uscbcorporation.com	Jan 25 2024 20:58:00	USCB Corp, Po Box 75, Archbald, PA 18403-0075

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520117897		De Lage Landen Financial Services Inc., 1111 Old Eagle School Rd Ste 1 Wayne, PA
520117900		GCM Capital, 360 Hamilton Ave Ste 615 White Plains, N
520117912		Stone Oaks Property Owners Assoc. Inc., 19210 Huebner Rd Ste 100 San Antonio, TX
520117913		Tenaglia and Hunt Pa Your client Citibank N.A. Att, 395 W Passaic St Ste 205 Rochelle Park,
520117914		The Law Office of Aniello D. Cerreto, Esq., 215 Gordons Corner Road Suite 1i English
520117919		Zeichner Ellman & Krause LLP, 1211 Avenue of the Americas New York, NY

TOTAL: 6 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-2

User: admin

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Date Rcvd: Jan 25, 2024

Form ID: 309E1

Total Noticed: 40

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 27, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2024 at the address(es) listed below:

Name	Email Address
Andre L. Kydala	on behalf of Creditor Deluxe Services Group kydalalaw@aim.com kydalalaw@aim.com
Aniello D. Cerreto	on behalf of Debtor Ayyaz Ahmed adclawoffice@gmail.com
Aniello D. Cerreto	on behalf of Joint Debtor Aysha Khan adclawoffice@gmail.com
Bruce Seth Goodman	on behalf of Creditor Smith Drug Company a division of J M Smith Corporation bgoodman@zeklaw.com, 8630711420@filings.docketbird.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Matthew K. Fissel	on behalf of Creditor Truist Bank wbecf@brockandscott.com matthew.fissel@brockandscott.com
Michael R. Herz	on behalf of Creditor Value Drug Company mherz@foxrothschild.com cbrown@foxrothschild.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9